Synchrony Health Initiatives

Implementation

1) Employer completes a Group Health Questionnaire (GHQ).
2) Group Health Questionnaire submitted to underwriting for initial review.
   a) GHQ to be accompanied by detailed census, in-force plan of benefits, 2-3 year rate history, claim data if available
   b) For currently self funded groups the RFP should include detailed aggregate claims, enrollment and large claim reports for 2-3 years
   c) GHQ should identify any person not actively at work or is known to have ongoing medical needs
3) Underwriting will complete an initial review of the RFP data and issue illustrative pricing.
4) If illustrative pricing is competitive - the ISBA will provide Individual Health Questionnaires (fillable pdf or online portal).
5) Upon receipt of IHQs, the underwriter will determine if the illustrative pricing is within the manual or if adjustments need to be completed.
6) Formal proposal provided to employer. If accepted, account is released to third party administrator for plan set up.
   a) TPA Produces Member ID cards and welcome letters
   b) TPA produces ERISA Plan Document for employer group
   c) TPA creates billing with Trust
7) Employer receives and executes participation Agreement into the VEBA Trust.
8) Consultant/Third Party Administrator
   a) Conducts educational meetings regarding plan of benefits, patient engagement/expectations
9) Premium billing is set up and first bill submitted to employer.